

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/31/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robin Mendoza  
aka Bernabe R Mendoza  
1558 S 1769 E  
Spanish Fork, UT 84660

Case Number:  
09-34482 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-2177

Attorney for Debtor(s) (name and address):

Adam D. Ford  
Ford & Huff LC  
2975 W Executive Parkway  
Suite 200  
Lehi, UT 84043  
Telephone number: 801-407-8555

Bankruptcy Trustee (name and address):

J. Kevin Bird tr  
Bird & Fugal  
384 East 720 South  
Suite 201  
Orem, UT 84058  
Telephone number: (801) 426-4700

**Meeting of Creditors**

Date: **February 8, 2010**

Time: **1:00 PM**

Location: **Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 4/9/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 1/6/10

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (10/05)

|   |  |
|---|--|
| Filing of Chapter 7 Bankruptcy Case                         | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.   |
| Legal Advice/Note   | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.  |
| Creditors Generally May Not Take Certain Actions            | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.  |
| Presumption of Abuse  | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.  |
| Meeting of Creditors  | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.  |
| Do Not File a Proof of Claim at This Time                   | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.  |
| Discharge of Debts  | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. |
| Exempt Property   | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.   |
| Bankruptcy Clerk's Office                                   | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.  |
| Foreign Creditors   | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.  |
| Dismissal   | This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007-2, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.   |
| Appointment of Interim Trustee                              | The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.   |
| — Refer to Other Side for Important Deadlines and Notices — |  |

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 09-34482

User: dlq  
Form ID: rab9a

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jan 06, 2010

The following entities were noticed by first class mail on Jan 08, 2010.

db Robin Mendoza, 1558 S 1769 E, Spanish Fork, UT 84660  
 aty +Adam D. Ford, Ford & Huff LC, 2975 W Executive Parkway, Suite 200, Lehi, UT 84043-9651  
 aty +Brodly Valerga, Ford & Huff LC, 2975 West Executive Parkway, Suite 200, Lehi, UT 84043-9651  
 tr +J. Kevin Bird tr, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320  
 6792536 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 1220 Old Alpharetta Road, Alpharetta, GA 30005)  
 6792534 +Advanta Bank Corp, Po Box 844, Spring House, PA 19477-0844  
 6792538 Broadview Security, P.O. Box 660418, Dallas, TX 75266-0418  
 6792539 +Bryan W. Cannon & Asc., 8619 South Sandy Parkway Suite 111, Sandy, UT 84070-6404  
 6792542 +Citi AT&T Universal Card, 5620 Southwyck Blvd. Suite 206, Toledo, OH 43614-1501  
 6792543 Citi Cards, P. O. Box 15889, Wilmington, DE 19850-5889  
 6792544 +Citibank Banamex Usa, 2029 Century Park E Fl 4, Los Angeles, CA 90067-2901  
 6792545 +Citibank Stu, 701 East 60th Stre, Sioux Falls, SD 57104-0493  
 6792546 +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
 6792547 +Collection, Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587  
 6792548 +Constantino Law Office, P.C., 8537 South Redwood Road, Suite D, West Jordan, UT 84088-4806  
 6792549 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 6792550 +Craig J Colyar, 1386 North 70 East, American Fork, UT 84003-1221  
 6792551 +Daniel B. Hillstrom, 155 Brookeivey Lane, Alpharetta, GA 30004-7346  
 6792552 +David Krum, 1577 East 1790 S., Spanish Fork, UT 84660-3528  
 6792553 +Discover Card, P.O. Box 41688, Tucson, AZ 85717-1688  
 6792554 Discover Card, 175 South 3RD St., Suite 900, Columbus, OH 43215-5166  
 6792556 First Process Corp., PO Box 84603, Provo, UT 84603  
 6792557 GE Premier Line of Credit, 10965 Decatur Road, Philadelphia, PA 19154-3210  
 6792558 +J. Boyd Nielsen, 428 North 1050 East, American Fork, UT 84003-3023  
 6792559 +Key Bank, Po Box 16430, Boise, ID 83715-6430  
 6792560 +Midland Mortgage Company, Attn: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648  
 6792561 +Mortgage Consulting, 3521 North University Ave. # 250, Provo, UT 84604-6614  
 6792562 +Robert Baker/Wasatch Plaza, 1375 Canberra Dr., Lindon, UT 84042-2214  
 6792563 Robinson, Seiler & Anderson, LC, P.O. Box 1266, Provo, UT 84603-1266  
 6792564 +Shane L. Greer, 1903 Monarch Hollow Lane, Katy, TX 77449-7092  
 6792565 +Steffensen Law Office, 2159 South 700 East Suite 240, Salt Lake City, UT 84106-4384  
 6792566 The Student Loan Corporation, P. O. Box 6615, The Lakes, NV 88901-6615  
 6792567 +Tyler Rippy, 195 West 1400 North, American Fork, UT 84003-3743  
 6792568 +Unvl/citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 6792569 +Utah Community Credit, 1900 N Canyon Rd, Provo, UT 84604-1664  
 6792570 +Utah Process Inc, PO Box 1056, Provo, UT 84603-1056

The following entities were noticed by electronic transmission on Jan 06, 2010.

tr +EDI: QJKBIRD.COM Jan 06 2010 18:58:00 J. Kevin Bird tr, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320  
 6792535 +EDI: BECKLEE.COM Jan 06 2010 18:58:00 American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
 6792537 +EDI: BANKAMER.COM Jan 06 2010 18:58:00 Bank Of America, Attn: Bankruptcy NC4-105-02-99, Po Box 26012, Greensboro, NC 27420-6012  
 6792540 +EDI: CAPITALONE.COM Jan 06 2010 18:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091-5155  
 6792541 +EDI: CHASE.COM Jan 06 2010 18:58:00 Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920  
 6792555 +EDI: DISCOVER.COM Jan 06 2010 18:58:00 Discover Fin Svcs Llc, Po Box15316, Wilmington, DE 19850-5316  
 6792571 EDI: WFFC.COM Jan 06 2010 18:58:00 Wells Fargo, P. O. Box 29746, Phoenix, AZ 85038-9746  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2  
Case: 09-34482

User: dlg  
Form ID: rab9a

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Total Noticed: 42

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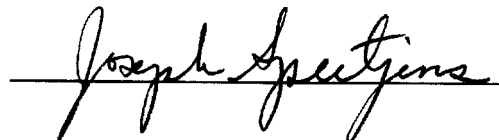
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.